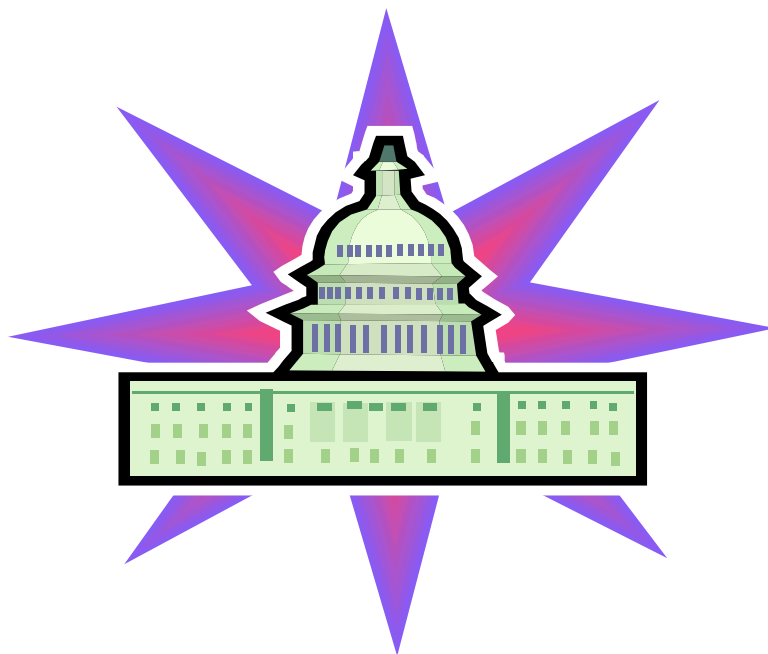


REGION II - CAPITAL



JUNE 30, 2000

Year 2000 Credit Union Financial Trends

Federally Insured Credit Unions (FCUs FISCUS)
Loan Trends

State	Date	Signature Loans	Sign. Loan Growth	Auto Loans	Auto Loan New Growth Autos	New Auto Growth	Used Auto	Used Auto Growth	1st Mortgage FR	1st Mortgage FR Growth	1st Mortgage Adj Rate	1st Mortgage Adj Rate Growth	Other Real Estate Loans	Other Real Estate Loan Incr.
Percentage changes are annualized.														
Federally Insured														
DC														
	Dec-96	\$448,494,175		\$405,440,973		\$294,434,641		\$111,006,332		\$66,520,037		\$376,146,723		\$185,947,734
	Dec-97	\$435,493,608	-2.9%	\$428,276,607	5.6%	\$298,537,774	1.4%	\$129,738,833	16.9%	\$70,624,365	6.2%	\$416,059,709	10.6%	\$187,703,821
	Dec-98	\$433,706,916	-0.4%	\$456,200,362	6.5%	\$297,430,097	-0.4%	\$158,770,265	22.4%	\$86,166,125	22.0%	\$438,707,177	5.4%	\$175,925,300
	Dec-99	\$435,495,017	0.4%	\$496,672,690	8.9%	\$324,456,265	9.1%	\$172,216,425	8.5%	\$101,122,284	17.4%	\$545,844,438	24.4%	\$192,541,939
	Jun-00	\$430,555,946	-2.3%	\$540,023,651	17.5%	\$353,738,354	18.0%	\$186,285,297	16.3%	\$153,297,907	103.2%	\$560,832,586	5.5%	\$213,585,101
DE														
	Dec-96	\$107,218,098		\$170,608,227		\$108,790,388		\$61,817,839		\$54,469,058		\$22,287,772		\$102,097,261
	Dec-97	\$114,704,664	7.0%	\$177,915,599	4.3%	\$116,360,700	7.0%	\$61,554,899	-0.4%	\$65,618,234	20.5%	\$22,146,846	-0.6%	\$110,619,538
	Dec-98	\$119,003,544	3.7%	\$191,644,593	7.7%	\$115,861,960	-0.4%	\$75,782,633	23.1%	\$73,117,252	11.4%	\$18,264,055	-17.5%	\$132,262,986
	Dec-99	\$128,118,917	7.7%	\$204,451,075	6.7%	\$121,211,191	4.6%	\$83,239,884	9.8%	\$84,872,014	16.1%	\$19,999,753	9.5%	\$152,786,318
	Jun-00	\$125,637,096	-3.9%	\$216,633,436	11.9%	\$125,024,156	6.3%	\$91,609,280	20.1%	\$78,874,891	-14.1%	\$27,036,584	70.4%	\$166,702,504
MD														
	Dec-96	\$1,345,395,680		\$1,395,618,415		\$1,003,235,217		\$392,383,198		\$577,708,293		\$299,886,513		\$573,287,584
	Dec-97	\$1,298,322,049	-3.5%	\$1,514,468,559	8.5%	\$1,036,156,389	3.3%	\$478,312,170	21.9%	\$689,440,192	19.3%	\$267,666,594	-10.7%	\$627,403,918
	Dec-98	\$1,232,448,170	-5.1%	\$1,563,969,509	3.3%	\$997,565,370	-3.7%	\$566,404,130	18.4%	\$908,620,352	31.8%	\$199,489,685	-25.5%	\$611,110,281
	Dec-99	\$1,205,001,643	-2.2%	\$1,741,393,311	11.3%	\$1,045,942,113	4.8%	\$695,451,198	22.8%	\$993,256,640	9.3%	\$218,158,251	9.4%	\$657,679,976
	Jun-00	\$1,160,102,456	-7.5%	\$1,941,450,101	23.0%	\$1,164,687,617	22.7%	\$776,762,484	23.4%	\$1,009,865,871	3.3%	\$232,752,824	13.4%	\$711,134,272
NJ														
	Dec-96	\$676,723,430		\$831,429,428		\$583,887,220		\$247,542,208		\$368,868,575		\$273,026,279		\$654,709,741
	Dec-97	\$679,724,832	0.4%	\$884,760,069	6.4%	\$585,572,491	0.3%	\$299,187,578	20.9%	\$433,119,130	17.4%	\$274,681,798	0.6%	\$710,775,106
	Dec-98	\$677,448,984	-0.3%	\$836,963,713	-5.4%	\$528,478,633	-9.8%	\$308,485,080	3.1%	\$548,305,812	26.6%	\$241,249,618	-12.2%	\$734,930,282
	Dec-99	\$681,959,730	0.7%	\$829,962,411	-0.8%	\$507,477,764	-4.0%	\$322,484,647	4.5%	\$679,981,918	24.0%	\$254,580,315	5.5%	\$779,190,624
	Jun-00	\$664,496,492	-7.5%	\$876,723,778	11.3%	\$538,260,043	12.1%	\$338,463,735	9.9%	\$698,324,832	5.4%	\$290,101,825	27.9%	\$856,962,823
PA														
	Dec-96	\$2,014,118,581		\$2,774,077,005		\$1,785,822,119		\$988,254,886		\$773,764,551		\$262,316,838		\$1,765,613,801
	Dec-97	\$2,079,489,247	3.2%	\$2,995,769,944	8.0%	\$1,880,487,760	5.3%	\$1,115,282,184	12.9%	\$854,388,107	10.4%	\$1,939,204,404	-4.8%	\$1,939,204,404
	Dec-98	\$2,080,527,495	0.0%	\$3,021,243,285	0.9%	\$1,793,464,284	-4.6%	\$1,227,779,001	10.1%	\$988,614,847	15.7%	\$232,901,371	-6.7%	\$2,041,624,405
	Dec-99	\$2,106,854,487	1.3%	\$3,231,940,936	7.0%	\$1,822,662,201	1.6%	\$1,409,278,735	14.8%	\$1,202,527,629	21.6%	\$205,891,633	-11.6%	\$2,223,798,908
	Jun-00	\$2,017,476,067	-8.5%	\$3,462,113,976	14.2%	\$1,903,112,456	8.8%	\$1,559,001,520	21.2%	\$1,262,460,226	10.0%	\$228,566,112	22.0%	\$2,358,612,928
VA														
	Dec-96	\$3,278,314,348		\$4,327,159,345		\$2,816,027,905		\$1,511,131,440		\$1,772,441,854		\$410,067,601		\$1,779,918,533
	Dec-97	\$3,452,149,948	5.3%	\$4,712,362,407	8.9%	\$2,790,077,933	-0.9%	\$1,922,284,474	27.2%	\$1,808,655,002	2.0%	\$473,454,428	15.5%	\$1,982,395,903
	Dec-98	\$3,675,730,841	6.5%	\$4,922,169,600	4.5%	\$2,675,054,545	-4.1%	\$2,247,115,055	16.9%	\$2,271,110,305	25.6%	\$531,061,206	12.2%	\$1,998,748,422
	Dec-99	\$3,992,912,962	8.6%	\$5,364,631,825	9.0%	\$2,757,348,646	3.1%	\$2,607,283,179	16.0%	\$3,325,314,379	46.4%	\$596,678,702	12.4%	\$2,233,999,359
	Jun-00	\$4,154,639,140	8.1%	\$5,788,561,697	15.8%	\$2,965,199,482	15.1%	\$2,823,362,215	16.6%	\$3,379,418,520	3.3%	\$649,423,830	17.7%	\$2,538,881,972
REGION II														
	Dec-96	\$8,057,095,280		\$10,322,831,078		\$6,874,055,631		\$3,448,775,447		\$3,717,320,503		\$1,667,210,374		\$5,106,585,239
	Dec-97	\$8,060,003,441	0.0%	\$10,713,553,185	3.8%	\$6,707,193,047	-2.4%	\$4,006,360,138	16.2%	\$3,921,845,030	5.5%	\$1,703,723,168	2.2%	\$5,558,102,690
	Dec-98	\$8,218,951,383	2.0%	\$10,992,233,755	2.6%	\$6,407,854,889	-4.5%	\$4,584,378,866	14.4%	\$4,875,934,693	24.3%	\$1,661,673,112	-2.5%	\$5,694,601,676
	Dec-99	\$8,553,750,235	4.1%	\$11,869,349,164	8.0%	\$6,579,354,042	2.7%	\$5,289,995,122	15.4%	\$6,387,074,864	31.0%	\$1,841,153,092	10.8%	\$6,239,997,124
	Jun-00	\$8,554,624,148	0.0%	\$12,829,583,101	16.2%	\$7,052,883,241	14.4%	\$5,776,699,860	18.4%	\$6,582,242,247	6.1%	\$1,988,713,761	16.0%	\$6,845,879,600
NATIONAL														
	Dec-96	\$41,672,520,516		\$85,846,801,670		\$48,841,076,850		\$37,005,724,820		\$28,955,129,432		\$16,665,748,161		\$25,078,694,250
	Dec-97	\$42,545,305,862	2.1%	\$92,891,820,667	8.2%	\$49,387,794,030	1.1%	\$43,504,026,637	17.6%	\$33,726,204,550	16.5%	\$18,125,410,167	8.8%	\$28,639,715,175
	Dec-98	\$42,005,525,442	-1.3%	\$96,306,182,713	3.7%	\$47,860,821,348	-3.1%	\$48,445,361,365	11.4%	\$43,908,817,143	30.2%	\$17,439,893,237	-3.8%	\$29,406,392,891
	Dec-99	\$42,420,478,943	1.0%	\$106,972,926,513	11.1%	\$52,442,574,243	9.6%	\$54,530,352,270	12.6%	\$51,771,597,762	17.9%	\$19,112,184,244	9.6%	\$33,052,715,097
	Jun-00	\$41,642,936,272	-3.7%	\$114,973,867,466	15.0%	\$56,567,994,396	15.7%	\$58,405,873,070	14.2%	\$53,717,640,802	7.5%	\$20,906,132,108	18.8%	\$36,842,159,149
REGII <\$5m														
	Dec-96	\$291,700,921		\$424,199,416		\$272,037,434		\$152,161,982		\$17,778,459		\$2,610,704		\$46,659,498
	Dec-97	\$292,604,817	0.3%	\$425,651,316	0.3%	\$260,897,187	-4.1%	\$164,754,129	8.3%	\$18,870,129	6.1%	\$3,369,844	29.1%	\$47,765,286
	Dec-98	\$283,017,762	-3.3%	\$419,819,425	-1.4%	\$240,607,002	-7.8%	\$179,212,423	8.8%	\$15,018,391	-20.4%	\$3,193,595	-5.2%	\$51,192,856
	Dec-99	\$247,547,564	-12.5%	\$398,478,831	-5.1%	\$224,330,702	-6.8%	\$174,148,129	-2.8%	\$11,960,749	-20.4%	\$2,164,994	-32.2%	\$58,093,356
	Jun-00	\$236,164,413	-9.2%	\$422,816,010	12.2%	\$235,279,258	9.8%	\$187,536,752	15.4%	\$14,170,698	37.0%	\$2,019,844	-13.4%	\$54,287,440
National <\$5 m														
	Dec-96	\$1,322,697,119		\$3,278,770,321		\$1,840,923,952		\$1,437,846,369		\$138,693,426		\$26,167,712		\$126,134,322
	Dec-97	\$1,324,777,882	0.2%	\$3,401,025,209	3.7%	\$1,806,483,754	-1.9%	\$1,594,541,455	10.9%	\$144,797,713	4.4%	\$25,617,905	-2.1%	\$134,731,866
	Dec-98	\$1,300,973,377	-1.8%	\$3,425,730,287	0.7%	\$1,704,268,012	-5.7%	\$1,721,462,275	8.0%	\$137,688,730	-4.9%	\$25,345,406	-1.1%	\$143,619,739
	Dec-99	\$1,156,169,477	-11.1%	\$3,290,316,749	-5.3%	\$1,613,241,167	-5.3%	\$1,677,075,166	-2.6%	\$124,732,618	-9.4%	\$23,260,941	8.2%	\$182,382,866
	Jun-00	\$1,073,300,510	-14.3%	\$3,372,143,048	5.0%	\$1,660,604,454	5.9%	\$1,711,538,594	4.1%	\$124,826,846	0.2%	\$24,166,860	7.8%	\$181,293,032

Federally Insured Credit Unions (FCUs FISCUs)
Selected Ratios

FEDERALLY INSURED CREDIT UNIONS SELECT RATIOS	June 30, 2000		June 30, 2000					06/00	12/99	06/00	12/99
	DC	DE	MD	NJ	PA	VA		REGION II		NATION	
CAPITAL											
CAPITAL TO ASSETS	13.3%	11.2%	11.2%	11.8%	11.9%	12.1%		11.9%	11.7%	11.7%	11.6%
NET CAPITAL TO ASSETS	12.7%	10.6%	10.4%	11.2%	11.2%	11.5%		11.3%	11.1%	11.1%	11.0%
ASSET QUALITY											
DELINQUENT LOANS TO TOTAL LOANS	0.6%	1.2%	0.6%	0.9%	0.9%	0.5%		0.7%	0.8%	0.7%	0.8%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOAN	0.2%	0.6%	0.2%	0.4%	0.4%	0.3%		0.3%	0.4%	0.3%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.4%	0.5%	0.6%	0.4%	0.5%	0.5%		0.5%	0.6%	0.4%	0.5%
EARNINGS											
GROSS INCOME TO AVERAGE ASSETS	7.6%	8.1%	8.2%	7.7%	7.9%	8.3%		8.1%	7.9%	8.1%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	2.9%	3.5%	3.2%	3.0%	3.3%	3.6%		3.3%	3.4%	3.4%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.3%	2.8%	2.9%	3.0%	2.9%	2.6%		2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVE TRANSFERS	1.5%	1.0%	1.1%	1.0%	1.1%	1.3%		1.2%	1.0%	1.0%	0.9%
LIQUIDITY											
TOTAL LOANS TO TOTAL ASSETS	60.5%	64.6%	61.8%	56.7%	63.2%	73.0%		66.2%	64.8%	67.3%	66.0%
NET LONG-TERM ASSETS TO ASSETS	19.7%	33.2%	27.4%	29.6%	27.2%	26.7%		27.0%	26.4%	25.4%	24.9%
REAL ESTATE LOANS TO TOTAL LOANS	47.2%	43.0%	37.5%	51.0%	38.9%	36.9%		39.4%	39.0%	38.8%	38.3%
GROWTH											
EQUITY GROWTH	11.8%	9.3%	9.5%	8.2%	9.3%	11.6%		10.4%	6.6%	9.0%	6.5%
SHARE GROWTH	4.5%	4.9%	6.3%	5.0%	6.7%	7.3%		6.6%	5.2%	7.7%	5.0%
ASSET GROWTH	4.7%	5.5%	6.8%	5.9%	6.1%	7.5%		6.7%	5.0%	7.5%	5.8%
INVESTMENT GROWTH	-5.4%	-4.6%	8.4%	-4.2%	9.6%	3.5%		4.3%	-23.4%	3.4%	-16.7%
LOAN GROWTH	13.0%	10.2%	9.7%	9.8%	8.8%	12.9%		11.2%	10.7%	11.7%	10.5%
SIGNATURE LOAN GROWTH	-2.3%	-3.9%	-7.5%	-7.5%	-8.5%	8.1%		0.0%	4.1%	-3.7%	1.0%
AUTO LOAN GROWTH	17.5%	11.9%	22.7%	11.3%	14.2%	15.8%		16.2%	8.0%	15.0%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	103.2%	-14.1%	3.3%	5.4%	10.0%	3.3%		6.1%	31.0%	7.5%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	5.5%	70.4%	13.4%	27.9%	22.0%	17.7%		18.8%	10.8%	18.8%	9.6%
OTHER REAL ESTATE LOAN GROWTH	21.9%	18.2%	16.3%	20.0%	12.1%	27.3%		19.4%	9.6%	22.9%	12.4%
MISCELLANEOUS											
NUMBER OF CREDIT UNIONS	77	42	127	289	789	262		1,586	1,610	10,479	10,630
NUMBER OF CREDIT UNIONS UNDER \$5 MILLION	33	16	47	162	428	126		812	833	4,355	4,511

Federally Insured Credit Unions (FCUs FISCUs)
Selected Ratios

SELECT RATIOS	06/00	12/99	06/00	12/99	06/00	12/99
	DC		REGION II		NATION	
CAPITAL TO ASSETS	13.3%	12.8%	11.9%	11.7%	11.7%	11.6%
NET CAPITAL	12.7%	12.2%	11.3%	11.1%	11.1%	11.0%
LOANS TO ASSETS	60.5%	58.1%	66.2%	64.8%	67.3%	66.0%
NET LONG-TERM ASSETS TO ASSETS	19.7%	17.5%	27.0%	26.4%	25.4%	24.9%
REAL ESTATE LOANS TO LOANS	47.2%	45.5%	39.4%	39.0%	38.8%	38.3%
DELINQUENT LOANS TO LOANS	0.6%	0.8%	0.7%	0.8%	0.7%	0.8%
DELINQUENT RE LOANS (30+DAYS) TO LOANS	0.2%	0.3%	0.3%	0.4%	0.3%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.4%	1.3%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	7.6%	7.2%	8.1%	7.9%	8.1%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	2.9%	2.9%	3.3%	3.4%	3.4%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.3%	2.2%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.5%	1.1%	1.2%	1.0%	1.0%	0.9%
EQUITY GROWTH	11.8%	8.2%	10.4%	6.6%	9.0%	6.5%
SHARE GROWTH	4.5%	5.5%	6.6%	5.2%	7.7%	5.0%
ASSET GROWTH	4.7%	6.3%	6.7%	5.0%	7.5%	5.8%
LOAN GROWTH	13.0%	11.2%	11.2%	10.7%	11.7%	10.5%
SIGNATURE LOAN GROWTH	-2.3%	0.4%	0.0%	4.1%	-3.7%	1.0%
AUTO LOAN GROWTH	17.5%	8.9%	16.2%	8.0%	15.0%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED RATE	103.2%	17.4%	6.1%	31.0%	7.5%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	5.5%	24.4%	18.8%	10.8%	18.8%	9.6%
OTHER REAL ESTATE LOAN GROWTH	21.9%	9.4%	19.4%	9.6%	22.9%	12.4%
INVESTMENT GROWTH	-5.4%	-8.8%	4.3%	-23.4%	3.4%	-16.7%

Federally Insured Credit Unions (FCUs FISCUs)
Selected Ratios

SELECT RATIOS	06/00	12/99	06/00	12/99	06/00	12/99
	DE		REGION II		NATION	
CAPITAL TO ASSETS	11.2%	11.0%	11.9%	11.7%	11.7%	11.6%
NET CAPITAL	10.6%	10.4%	11.3%	11.1%	11.1%	11.0%
LOANS TO ASSETS	64.6%	63.2%	66.2%	64.8%	67.3%	66.0%
NET LONG-TERM ASSETS TO ASSETS	33.2%	33.0%	27.0%	26.4%	25.4%	24.9%
REAL ESTATE LOANS TO LOANS	43.0%	42.8%	39.4%	39.0%	38.8%	38.3%
DELINQUENT LOANS TO LOANS	1.2%	1.2%	0.7%	0.8%	0.7%	0.8%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.6%	0.6%	0.3%	0.4%	0.3%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.5%	0.6%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	8.1%	8.3%	8.1%	7.9%	8.1%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.5%	3.5%	3.3%	3.4%	3.4%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.8%	2.8%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.0%	1.1%	1.2%	1.0%	1.0%	0.9%
EQUITY GROWTH	9.3%	4.7%	10.4%	6.6%	9.0%	6.5%
SHARE GROWTH	4.9%	8.1%	6.6%	5.2%	7.7%	5.0%
ASSET GROWTH	5.5%	7.9%	6.7%	5.0%	7.5%	5.8%
LOAN GROWTH	10.2%	9.2%	11.2%	10.7%	11.7%	10.5%
SIGNATURE LOAN GROWTH	-3.9%	7.7%	0.0%	4.1%	-3.7%	1.0%
AUTO LOAN GROWTH	11.9%	6.7%	16.2%	8.0%	15.0%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	-14.1%	16.1%	6.1%	31.0%	7.5%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	70.4%	9.5%	18.8%	10.8%	18.8%	9.6%
OTHER REAL ESTATE LOAN GROWTH	18.2%	15.5%	19.4%	9.6%	22.9%	12.4%
INVESTMENT GROWTH	-4.6%	2.7%	4.3%	-23.4%	3.4%	-16.7%

Federally Insured Credit Unions (FCUs FISCUs)
Selected Ratios

SELECT RATIOS	06/00	12/99	06/00	12/99	06/00	12/99
	MD		REGION II		NATION	
CAPITAL TO ASSETS	11.2%	11.0%	11.9%	11.7%	11.7%	11.6%
NET CAPITAL	10.4%	10.2%	11.3%	11.1%	11.1%	11.0%
LOANS TO ASSETS	61.8%	60.9%	66.2%	64.8%	67.3%	66.0%
NET LONG-TERM ASSETS TO ASSETS	27.4%	27.9%	27.0%	26.4%	25.4%	24.9%
REAL ESTATE LOANS TO LOANS	37.5%	37.6%	39.4%	39.0%	38.8%	38.3%
DELINQUENT LOANS TO LOANS	0.6%	0.8%	0.7%	0.8%	0.7%	0.8%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.2%	0.4%	0.3%	0.4%	0.3%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.6%	0.7%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	8.2%	8.1%	8.1%	7.9%	8.1%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.2%	3.3%	3.3%	3.4%	3.4%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.9%	2.9%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.1%	0.8%	1.2%	1.0%	1.0%	0.9%
EQUITY GROWTH	9.5%	4.4%	10.4%	6.6%	9.0%	6.5%
SHARE GROWTH	6.3%	3.9%	6.6%	5.2%	7.7%	5.0%
ASSET GROWTH	6.8%	4.2%	6.7%	5.0%	7.5%	5.8%
LOAN GROWTH	9.7%	6.6%	11.2%	10.7%	11.7%	10.5%
SIGNATURE LOAN GROWTH	-7.5%	-2.2%	0.0%	4.1%	-3.7%	1.0%
AUTO LOAN GROWTH	22.7%	11.3%	16.2%	8.0%	15.0%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	3.3%	9.3%	6.1%	31.0%	7.5%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	13.4%	9.4%	18.8%	10.8%	18.8%	9.6%
OTHER REAL ESTATE LOAN GROWTH	16.3%	7.6%	19.4%	9.6%	22.9%	12.4%
INVESTMENT GROWTH	8.4%	10.1%	4.3%	-23.4%	3.4%	-16.7%

Federally Insured Credit Unions (FCUs FISCUs)
Selected Ratios

SELECT RATIOS	06/00	12/99	06/00	12/99	06/00	12/99
	NJ		REGION II		NATION	
CAPITAL TO ASSETS	11.8%	11.7%	11.9%	11.7%	11.7%	11.6%
NET CAPITAL	11.2%	11.1%	11.3%	11.1%	11.1%	11.0%
LOANS TO ASSETS	56.7%	55.6%	66.2%	64.8%	67.3%	66.0%
NET LONG-TERM ASSETS TO ASSETS	29.6%	28.9%	27.0%	26.4%	25.4%	24.9%
REAL ESTATE LOANS TO LOANS	51.0%	49.7%	39.4%	39.0%	38.8%	38.3%
DELINQUENT LOANS TO LOANS	0.9%	0.9%	0.7%	0.8%	0.7%	0.8%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.4%	0.5%	0.3%	0.4%	0.3%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.4%	0.5%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	7.7%	7.6%	8.1%	7.9%	8.1%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.0%	3.1%	3.3%	3.4%	3.4%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	3.0%	2.8%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.0%	1.0%	1.2%	1.0%	1.0%	0.9%
EQUITY GROWTH	8.2%	5.7%	10.4%	6.6%	9.0%	6.5%
SHARE GROWTH	5.0%	4.1%	6.6%	5.2%	7.7%	5.0%
ASSET GROWTH	5.9%	4.7%	6.7%	5.0%	7.5%	5.8%
LOAN GROWTH	9.8%	8.3%	11.2%	10.7%	11.7%	10.5%
SIGNATURE LOAN GROWTH	-7.5%	0.7%	0.0%	4.1%	-3.7%	1.0%
AUTO LOAN GROWTH	11.3%	-0.8%	16.2%	8.0%	15.0%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	5.4%	24.0%	6.1%	31.0%	7.5%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	27.9%	5.5%	18.8%	10.8%	18.8%	9.6%
OTHER REAL ESTATE LOAN GROWTH	20.0%	6.0%	19.4%	9.6%	22.9%	12.4%
INVESTMENT GROWTH	-4.2%	-12.4%	4.3%	-23.4%	3.4%	-16.7%

Federally Insured Credit Unions (FCUs FISCUs)
Selected Ratios

SELECT RATIOS	06/00	12/99	06/00	12/99	06/00	12/99
	PA		REGION II		NATION	
CAPITAL TO ASSETS	11.9%	11.7%	11.9%	11.7%	11.7%	11.6%
NET CAPITAL	11.2%	11.0%	11.3%	11.1%	11.1%	11.0%
LOANS TO ASSETS	63.2%	62.4%	66.2%	64.8%	67.3%	66.0%
NET LONG-TERM ASSETS TO ASSETS	27.2%	26.4%	27.0%	26.4%	25.4%	24.9%
REAL ESTATE LOANS TO LOANS	38.9%	38.3%	39.4%	39.0%	38.8%	38.3%
DELINQUENT LOANS TO LOANS	0.9%	1.0%	0.7%	0.8%	0.7%	0.8%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.4%	0.5%	0.3%	0.4%	0.3%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.5%	0.5%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	7.9%	7.8%	8.1%	7.9%	8.1%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.3%	3.3%	3.3%	3.4%	3.4%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.9%	2.8%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.1%	0.9%	1.2%	1.0%	1.0%	0.9%
EQUITY GROWTH	9.3%	5.9%	10.4%	6.6%	9.0%	6.5%
SHARE GROWTH	6.7%	4.9%	6.6%	5.2%	7.7%	5.0%
ASSET GROWTH	6.1%	5.5%	6.7%	5.0%	7.5%	5.8%
LOAN GROWTH	8.8%	6.9%	11.2%	10.7%	11.7%	10.5%
SIGNATURE LOAN GROWTH	-8.5%	1.3%	0.0%	4.1%	-3.7%	1.0%
AUTO LOAN GROWTH	14.2%	7.0%	16.2%	8.0%	15.0%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	10.0%	21.6%	6.1%	31.0%	7.5%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	22.0%	-11.6%	18.8%	10.8%	18.8%	9.6%
OTHER REAL ESTATE LOAN GROWTH	12.1%	8.9%	19.4%	9.6%	22.9%	12.4%
INVESTMENT GROWTH	9.6%	-14.8%	4.3%	-23.4%	3.4%	-16.7%

Federally Insured Credit Unions (FCUs FISCUs)
Selected Ratios

SELECT RATIOS	06/00	12/99	06/00	12/99	06/00	12/99
	VA		REGION II		NATION	
CAPITAL TO ASSETS	12.1%	11.8%	11.9%	11.7%	11.7%	11.6%
NET CAPITAL	11.5%	11.2%	11.3%	11.1%	11.1%	11.0%
LOANS TO ASSETS	73.0%	71.1%	66.2%	64.8%	67.3%	66.0%
NET LONG-TERM ASSETS TO ASSETS	26.7%	26.2%	27.0%	26.4%	25.4%	24.9%
REAL ESTATE LOANS TO LOANS	36.9%	36.9%	39.4%	39.0%	38.8%	38.3%
DELINQUENT LOANS TO LOANS	0.5%	0.6%	0.7%	0.8%	0.7%	0.8%
DELINQUENT RE LOANS (30+ days) TO TOTAL LOANS	0.3%	0.3%	0.3%	0.4%	0.3%	0.3%
NET LOAN LOSSES TO AVERAGE LOANS	0.5%	0.5%	0.5%	0.6%	0.4%	0.5%
GROSS INCOME TO AVERAGE ASSETS	8.3%	8.1%	8.1%	7.9%	8.1%	8.0%
COST OF FUNDS TO AVERAGE ASSETS	3.6%	3.6%	3.3%	3.4%	3.4%	3.4%
NET OPERATING EXPENSES TO AVERAGE ASSETS	2.6%	2.7%	2.7%	2.7%	2.7%	2.7%
NET INCOME BEFORE RESERVES	1.3%	1.0%	1.2%	1.0%	1.0%	0.9%
EQUITY GROWTH	11.6%	7.9%	10.4%	6.6%	9.0%	6.5%
SHARE GROWTH	7.3%	5.9%	6.6%	5.2%	7.7%	5.0%
ASSET GROWTH	7.5%	4.7%	6.7%	5.0%	7.5%	5.8%
LOAN GROWTH	12.9%	14.8%	11.2%	10.7%	11.7%	10.5%
SIGNATURE LOAN GROWTH	8.1%	8.6%	0.0%	4.1%	-3.7%	1.0%
AUTO LOAN GROWTH	15.8%	9.0%	16.2%	8.0%	15.0%	11.1%
1ST MORTGAGE LOAN GROWTH - FIXED-RATE	3.3%	46.4%	6.1%	31.0%	7.5%	17.9%
1ST MORTGAGE LOAN GROWTH - ADJ. RATE	17.7%	12.4%	18.8%	10.8%	18.8%	9.6%
OTHER REAL ESTATE LOAN GROWTH	27.3%	11.8%	19.4%	9.6%	22.9%	12.4%
INVESTMENT GROWTH	3.5%	-46.9%	4.3%	-23.4%	3.4%	-16.7%